What is the Application Process in Utah?

What applications will be available?

Utah has developed a state-designed alternative to the Secretary's single streamlined online application, which allows people to apply for health coverage in the new Federally-facilitated Marketplace ("Marketplace"), Medicaid and the Children's Health Insurance Program ("CHIP") all at once. Utah will also have a multi-benefit application which allows people to apply for programs like SNAP (Food Stamps) and cash assistance along with health coverage on a combined application. People can file the multi-benefit application on paper and online. The Utah online application will contain a few questions that household members who don't want health coverage for themselves shouldn't have to answer and a few questions that are not needed for eligibility determinations. These questions will be removed from the online application in 2014, and in the meantime, instructions on the application will let people know whether questions can be skipped and whether or not the answers affect eligibility.

What are the different ways people can apply in Utah?

People will be able to apply on-line at healthcare.gov or the State Medicaid/CHIP website, in person, on the phone, or through the mail, starting October 1.

How will the on-line application work?

When people apply on-line, they will start by answering some standard questions (for example, name and address). As they continue, questions will appear based on their prior answers, so they will only have to answer questions that are relevant to them.

Once the application is submitted, people will get instructions on what they need to do next. Starting in the future, in some cases, people will be able to get an answer indicating whether they are eligible for Medicaid or CHIP while they are still on-line.

What if an applicant is found not eligible for Medicaid or CHIP – will the application automatically be sent to the Marketplace for review, or does the applicant have to do something more?

Applications for people who the State agency decides are not eligible for Medicaid or CHIP will be automatically transmitted to the Marketplace for review. Right now, Utah expects to be able to transfer this information to the Marketplace starting on November 18, 2013. This should give the Marketplace time to finish processing the application in time for the individual to get coverage starting on January 1, 2014 (which is the first date that coverage is available in the Marketplace). Applicants will need to go to healthcare.gov to open an account in the Marketplace; they can do this as soon as they find out their application will be transferred, to help expedite the processing at the Marketplace.

What will happen if an applicant is determined or assessed eligible for Medicaid by the Marketplace?

Will the application automatically be sent to the Medicaid or CHIP program, or will the applicant have to do something more?

The Marketplace will send the application to the State Medicaid or CHIP Program without the person having to do anything. We expect that Utah will start receiving those applications from the Marketplace in November 2013. Applicants should hear from the State Medicaid or CHIP program shortly after that.